



## **Delmock Technologies, Inc. 401(k)/Profit-Sharing Plan**

Delmock Technologies, Inc.



### **401(k) Compliance Information**

Important 401(k) Plan  
Information Enclosed

Dear Employee:

**Beneficiary Alert:** Plan participants are urged to review their beneficiary information on file and update it if necessary. If you have married or been divorced, or divorced and remarried since designating a beneficiary, and/or your beneficiary is not your current spouse, you must update your beneficiary to direct who will inherit your account balance. A spouse must sign a notarized consent form if you appoint anyone other than your current spouse as your beneficiary. Please log in to your account to update your beneficiary. You may also obtain a beneficiary form by visiting [www.slavic401k.com](http://www.slavic401k.com) and clicking on Forms > Beneficiary Information and Change Consent Form or by calling our Customer Service Department at (800) 356-3009.

The enclosed 401(k) documents include important information for all employees that are now eligible to participate or have an existing account balance.

Our records indicate that you have satisfied the waiting period requirements to begin participating in your Company's 401(k) Plan. Experts agree that you should start planning your retirement as early as possible and take advantage of the significant tax savings available through your employer's retirement plan.

**A complete enrollment package can be requested by calling our Customer Service Department at (800) 356-3009, or you may enroll online at [www.slavic401k.com](http://www.slavic401k.com).** To enroll online, click on the "Enroll" button. Enter your Social Security Number (without dashes) and Date of Birth (with the slashes, mm/dd/yyyy) to begin the online enrollment process. Please enter all the required fields indicated by a red asterisk. At the end of the process, you will be asked to review your enrollment. Once your enrollment is completed, you will receive an email with a confirmation number. If you need assistance or have questions about this process, please contact us at (800) 356-3009, prompt 7.

Any eligible participant in the plan will receive this package annually. If you have any questions about this mailing, please contact Slavic401k.

Slavic401k also offers a free service to send your 401(k) balance once per week and other related plan information by e-mail to help you better manage your investments. In order to subscribe to 401(k) Express, please visit [www.slavic401k.com](http://www.slavic401k.com). Click on Resources > ParticipantInvestor > Email Express. Please enter all the required information.

Please note, the Delmock Technologies, Inc. 401(k)/Profit-Sharing Plan has been restated to the Slavic Integrated Administration Multiple Employer Plan (VS) document effective August 1, 2015. If you would like a copy of the plan document, please contact Slavic401k.

The following documents are enclosed:

**Summary Plan Description:** The summary plan description explains, in short-form, the benefits and restrictions contained in the plan document. It provides information on when an employee can begin to participate in the plan, how contributions are calculated and processed, how and when benefits are paid out, and when your employer's matching contributions are vested, if any.

**Fee & Expense Information and Investment Performance:** A list of the mutual fund options available to participants is provided, along with the performance history to assist you in your investment selections.

**If the option has been adopted by the Plan Sponsor, the following disclosure(s) outlining the optional benefit and procedures in the Plan will be included.**

**Qualified Default Investment Allocation (QDIA):** If the plan Sponsor has elected a default investment allocation, the enclosed QDIA notice will explain how your contributions will automatically be invested on your behalf if you did not make a selection on your enrollment form or on the Slavic Website.

**Safe Harbor Participant Notice:** If your employer elected to provide either a safe harbor matching contribution or a safe harbor, nonelective contribution, enclosed is a notice explaining the employer's contribution being made to the Plan.

**Automatic Enrollment Notice:** If your employer automatically enrolls employees in the plan, and the employee does not submit an enrollment form on their own, this notice will explain that process and how to opt out if you do not wish to participate.

**Also, this mailing may include the following documents containing important information regarding your plan.**

**Summary Annual Report (SAR):** The SAR is a summary of the Form 5500 annual report.

## Delmock Technologies, Inc. 401(k)/Profit-Sharing Plan

### (as an adopter/sponsor of the Slavic Integrated Administration Multiple Employer Retirement Plan)

#### Summary Plan Description

The Plan Administrator has copies of the plan documents, and they are available for your inspection. However, what follows is a summary of the plan simplifying the technical aspects. This plan is a multiple employer plan and is designed to follow the regulations under IRC Section 413(c). Each adopting employer may modify certain provisions of the plan in the adoption agreement. The sponsor of the plan is Delmock Technologies, Inc. (EIN: 54-1869318). The plan year is January 1 to December 31. The plan number is 001.

#### ADMINISTRATION

The Plan Administrator/Sponsor, Delmock Technologies, Inc., is given the responsibility to manage the operation and administration of the Plan, except as to investments, which are participant directed. Therefore, you are responsible for investing your account balance and not the Trustee or Plan Sponsor as provided under ERISA 404(c). Your benefits are not guaranteed by the Pension Benefit Guaranty Corporation (PBGC). The Plan Administrator is the person to contact if you have any questions about the Plan or want a copy of the Plan. The address is Delmock Technologies, Inc., 3975 Virginia Mallory Drive Suite 100, Chantilly, VA 20151. The phone number is (703) 444-0096. Delmock Technologies, Inc. is the trustee and a representative may be contacted at the same address as agent for service of legal process. Service of legal process may also be made upon a Trustee of the Plan or the Plan Administrator.

#### SERVICE

The length of time you work with any of the adopting employers of this plan.

#### ELIGIBILITY

After satisfying the service and age requirements, you may enter the plan upon the first day of the month. The Minimum Age for Participation is 21. The Minimum Service for Participation is 0 month(s) and 0 Hours.

For purposes of determining your initial and continued eligibility to participate in the plan, a Period of Service is the period beginning on your first day of employment or reemployment and ending on the date a Break in Service begins. A Break in Service means a Period of Severance of at least 12 consecutive months. A Period of Severance means a continuous period of time during which the individual is not employed by an Employer. The first 12 months of absence for maternity or paternity reasons do not constitute a Break in Service.

#### FUNDING AND INVESTING

Contributions made to the Plan on your behalf are held in a trust fund or funds, along with the shares of the other Participants. A bank plan account maintained by Slavic401k.com, dba as Depository Services, is utilized to act as a conduit for your contributions transferred from the employer to the fund companies and vice versa for distributions and loans. This account is part of the plan trust, but you will not receive interest on your funds for the several days they are deposited there, as the third party administrator tests for eligibility and allocations and compiles trading files for mutual fund trading. The bank does not pay interest to any party. If you have not specified an allocation of your account, it will automatically be invested into a Qualified Default Investment Alternative (QDIA) default allocation designated by the Trustee until such time as you take charge of investing your account.

#### INVESTMENT OPTION

Exercising voting rights of Proxies/tender offers and the handling of the moneys in the Trust are the responsibilities of the Trustee. The Plan permits you to invest your accounts among various investment funds that are made available by the investment committee (see the comparative fee and performance chart attached to this SPD). Slavic401k.com will transact same day trading of your account balance if submission through the web is received before 4:00 EST as detailed in the policy on the website, [www.slavic401k.com](http://www.slavic401k.com). All trading is conducted on a best effort basis, as other service providers are involved in a trade, and may fail to perform. Slavic Mutual Fund Management Corporation (SMF) has been appointed to give investment advice to participants. In addition, they provide a managed portfolio service that may be available to you if the SMF Portfolios have been elected by the plan sponsor (another advisor to your plan, elected by the plan sponsor, may also offer this type of service). If you choose to invest in an SMF Portfolio or if the SMF Portfolios have been selected to be the Qualified Default Investment Alternative (QDIA), you will be assessed a 0.25% management fee. You may contact Slavic Mutual Funds Management Corporation at (800) 356-3009 for investment information, as well as to receive a prospectus/fund profile and obtain fee and performance information. The web site ([www.slavic401k.com](http://www.slavic401k.com)) allows for prospectus downloading and other investment information. Past performance isn't necessarily an indication of future performance, and investment fees and expenses are important factors to consider when allocating your account. Visit the Department of Labor website [www.dol.gov/ebsa/investing/html](http://www.dol.gov/ebsa/investing/html) for an example of how fees can affect your investments.

## **DIVERSIFICATION**

"To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals." (DOL FAB 2006-3, Sec. 105(a)(2)(B)(ii)(II)).

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/401k>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund manager's ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in Specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. Visit [www.slavic401k.com](http://www.slavic401k.com) or call (800) 356-3009 to speak with a representative.

In that regard, it is recommended that you take the Risk Profile Test and use the Retirement Calculator on the Slavic website, [www.slavic401k.com](http://www.slavic401k.com), to tailor your contributions and investment allocations to your goals. In addition to the quarterly statement, other plan information is available from the Plan Administrator. To receive this information, you must deliver a written request to the Plan Administrator. Please contact the Plan Administrator to receive the appropriate form. You may submit a request only once each calendar quarter for paper plan documents. Through the website, you may access the plan documents at will.

Available information includes or you may receive this information at any time via the website:

- A. the operating expenses of each designated investment alternative
- B. the most recent prospectus, financial statements, reports and other materials
- C. the value of each asset within the portfolio of each investment alternative
- D. if the Plan offers a fixed rate investment contract of a bank, savings and loan, or insurance company as an investment alternative, the name of the contract issuer, the term of the contract, and the rate of return
- E. share or unit value (as applicable) and the investment performance of each investment alternative
- F. disclosure of all fees that can be deducted from your account, in addition to the ones in the prospectus

Please address any question you have regarding your investment alternatives to the Plan Administrator or his designated representative.

## **YEARS OF SERVICE FOR VESTING**

You are credited with a Year of Service when you obtain total Periods of Service equaling 365 days, regardless of whether you incur a Break in Service between Periods of Service. A Period of Service is the period beginning on your first day of employment or reemployment and

ending on the date a Break in Service begins. A Break in Service means a Period of Severance of at least 12 consecutive months. A Period of Severance means a continuous period of time during which the individual is not employed by an Employer. The first 12 months of absence for maternity or paternity reasons do not constitute a Break in Service.

### **TERMINATION OF EMPLOYMENT**

If you leave Delmock Technologies, Inc. and your worksite employer for any reason during a Plan Year, you remain a Participant as long as you have an account balance. You may receive a distribution or roll your balance to an IRA. Partial distributions are permitted once per calendar month if you are age 59 1/2 or older. Otherwise if still employed, you cannot take your money out of the plan before age 59 1/2, except for death or disability. Allow for 14 days to process a termination request. If you take a distribution, it will be subject to income tax and subject to a 10% penalty if you are under 59 1/2. All and any participant transfers out of the plan, including a plan merge-out by your employer, bears a \$40.00 fee to process deducted from the participant's account.

### **MAY I BORROW FROM THE PLAN?**

Loans are made available from your account balance under the Plan to the extent of 50% of your vested balance. The minimum loan is \$500.00, and the maximum is \$50,000.00. Only 2 loans are permitted to be outstanding at one time. Allow 45 days for the administrator to process your loan request. A \$100.00 loan fee for setup and maintenance will be assessed from the proceeds. If you terminate service with Delmock Technologies, Inc., you must pay off your loan balance or be defaulted, resulting in a taxable event, and you will receive a 1099 for the balance of the loan if not repaid. All outstanding loan balances must be paid back within 90 days of terminating services with Delmock Technologies, Inc. or your employer. You may request a full copy of the loan policy by contacting (800) 356-3009.

### **LOAN REFINANCING**

Loan Refinancing is not available.

### **HARDSHIP**

You may not receive distributions or roll your account to an IRA while still employed by your worksite employer, except for the following reason. If you are faced with certain hardship situations, the Plan allows you to receive a distribution from your account containing your elective contributions, but it will be subject a 10% penalty plus income tax.

You may receive a distribution of funds from the Plan in order to purchase your home, to prevent an impending foreclosure upon, or eviction from, your home, to pay for medical or certain educational expenses for you or a member of your immediate family, funeral expenses for your deceased parent, spouse, child, or dependents, expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code. Reservists called to active duty can receive a hardship also and the penalty is waived. You must provide documentation as to the above events. Your match and profit sharing balances are not available for hardship distributions.

Allow 14 days for Slavic Integrated Administration to process your hardship request. Call (800) 356-3009 for instructions. The Plan Administrator has complete discretion in determining whether a hardship distribution may be authorized. Questions about hardship distributions should be addressed to the Plan Administrator.

### **AGE 59 1/2 WITHDRAWALS**

You may take an in-service distribution of any account that is 100% vested at age 59 1/2. For example, your deferral account is always 100% vested, but if your match account is only 60% vested, you may not take any of it until it is entirely vested. There is no 10% penalty due for this type of distribution, but it is subject to income taxes.

### **YOU CAN TAKE YOUR MONEY OUT OF THE PLAN IF**

You or your designated beneficiary become eligible to receive a benefit under the Plan upon your retirement, death, disability or other separation from service with your employer and Delmock Technologies, Inc. Your benefit can be paid as a lump sum, rolled to an IRA account, a 403 (b) plan, governmental 457 plan, or transferred directly to another 401(k) plan under the following conditions:

A. RETIREMENT : When you reach your Normal Retirement Date (age 65), you will be entitled to receive 100% of the amount of your accounts. You may request a distribution of your entire account balance or you may request a partial distribution once per calendar month if you are age 59 1/2 or older. You will continue as a Participant in the Plan as long as you maintain an account balance.

B. DEATH : If you die while you are a Participant in the Plan, 100% of the amount in your accounts will be paid to your beneficiary. The Plan Administrator has forms on which you may designate the beneficiary to receive your death benefits. If you are married, your current spouse will automatically be the beneficiary of your death benefit, unless your current spouse signs a notarized consent form to appoint anyone other than your current spouse as your beneficiary. The Plan does recognize same sex partners as

beneficiaries if designated by the participant. If you are not married, you are free to change your beneficiary designation at any time. If your spouse or other designated beneficiary should die before you, or if for some reason you do not designate a beneficiary, your death benefit will be paid in the following order of priority to: i) your surviving spouse; (ii) your surviving children, including adopted children, in equal shares; (iii) your surviving parents, in equal shares; or (iv) your estate.

C. **DISABILITY** : If you become disabled, you will be entitled to receive 100% of the amount in your accounts. For purposes of the Plan, you will be considered disabled if you have been certified as disabled for Federal Social Security purposes.

D. **RESIGNATION OR DISMISSAL BEFORE NORMAL RETIREMENT DATE**: If you separate from service for reasons other than retirement after your Normal Retirement Date, death or disability, you will be entitled to receive the "vested" portion of your accounts.

**VESTING SCHEDULE FOR YOUR EMPLOYER CONTRIBUTIONS**

You are vested in your discretionary employer match or profit sharing contribution, if any, according to the following schedule:

TOTAL NUMBER OF YEARS AND SERVICES	VESTED INTEREST
Immediate	100 %

Safe Harbor contributions, if any, are always 100% vested. Your deferrals and IRA rollover balances are always 100% vested.

On all distributions paid directly to participants, a 20% tax withholding is mandatory. Also, on all distributions paid directly to participants, 10% tax penalty may also be due if you are under 59 1/2.

**TIME OF BENEFIT PAYMENT**

In the event of your retirement (after age 65), disability, death or other separation from service, the benefit payment will be made as soon as practicable after your retirement, disability, death or other separation from service. If the plan is terminated or you are terminated from service, you must consent to distribution or IRA rollover if your balance is \$5,000 or over. If it is under \$5,000, your consent is not required to distribute or roll to an IRA.

**WHAT IF THE PLAN BECOMES TOP-HEAVY?**

The Plan will be "Top-Heavy" in each Plan Year in which the value of the account balances of the "Key Employees" comprise more than 60% of the value of all of the account balances in the Plan. The "Key Employees" are certain officers and owners of your worksite employer and their lineal descendants. If the plan is deemed top heavy an employer contribution may be owed to non-key eligible employees as a penalty mandated by the IRS.

**CLAIMING YOUR BENEFIT**

Once you file a claim form, you should receive written notice within 90 days of the action taken on the claim. If the Plan Administrator needs more time to consider your claim, he will so inform you within 90 days, and you will receive written notice of the decision within 180 days from the date you filed the claim. File requests for benefits with Slavic Integrated Administration, 1075 Broken Sound Parkway NW, Suite 100, Boca Raton, FL 33487, phone (800) 356-3009.

If the claim is denied (either because you receive a written denial or because you do not receive notice of the action taken within the required time period), you may ask for a review of your claim. You have 60 days after your claim is denied to ask the Plan Administrator for this review. During this 60-day period, you have the right to look at all relevant documents and to give your views and comments in writing. The Plan Administrator must make a decision within 60 days after it gets your request for review, unless special circumstances require a longer time (but not more than 120 days after you have asked for the review). The decision of the Plan Administrator must be given to you in writing and must include specific reasons for the decision, with specific references to the Plan provisions on which the decision is based.

**CAN MY SHARE IN THE PLAN BE ASSIGNED OR ATTACHED?**

Your share in the plan can generally not be assigned or attached, and it is also sheltered from bankruptcy. This means that your interest may not be sold, used as collateral for a loan (other than for a Plan loan), given away or otherwise transferred (except at death to your beneficiary). Your creditors (other than the IRS) may not attach, garnish or otherwise interfere with your benefits under the Plan. However, if a court issues a qualified domestic relations order (QDRO), such as a divorce order, benefits that otherwise would be paid to you may be required to be paid to your spouse, former spouse, children or other dependents. The Plan Administrator will determine the validity of any domestic relations order received. You may request from the Plan Administrator a copy (at no charge) of the procedures used by the Plan to determine whether a domestic relations order is a "qualified domestic relations order" pursuant to the Internal Revenue Code and ERISA.

In addition, the Federal government can use your benefit under the Plan to enforce a federal tax levy and collect a judgment resulting from an unpaid tax assessment.

### **YOUR RIGHTS UNDER THE PLAN**

The following statement is required by Federal law and regulations concerning your rights under the Plan:

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all Plan Participants shall be entitled to:

1. Examine, without charge, at the Plan Administrator's office and at other specified locations such as worksites, all Plan documents, including insurance contracts and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
2. Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator.
3. Receive a summary of the Plan's annual financial report.
4. Obtain a statement telling you whether you have a right to receive a benefit at your Normal Retirement Date, and if so, what your benefits would be at your Normal Retirement Date if you stop working under the Plan now.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$100 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you may contact the nearest office of the Employee Benefits Security Administration, U. S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

### **MAY THE PLAN BE AMENDED OR TERMINATED?**

The plan administrator has the right to amend or terminate the Plan at any time. Thus, your rights as discussed in this summary plan description may be changed. However, if they are changed materially, Delmock Technologies, Inc. must notify you of the change within a reasonable time. Slavic401k.com may amend and restate the plan document to maintain the qualification under the code. See section 60(D) of the plan document.

Your employer intends to continue the Plan and to make contributions to it for an indefinite period. However, the employer has the right to discontinue contributions to the Plan. If the master Plan is terminated or contributions to the Plan are discontinued for a period more than 120 days, you will be 100% vested in your share of the Plan without regard to the number of years you have worked for the worksite employer. You will not be 100% vested if your employer sponsors another plan within 120 days of ceasing contributions to this plan. **PLAN**

### **FUNDING**

#### **Elective Contributions**

The Plan is funded by elective contributions that you make to the Plan. When you enter the Plan, you will complete a salary reduction agreement authorizing the allocation of up to 80% of your compensation to the Plan. The maximum amount of annual compensation that may be taken into consideration for Plan purposes is \$280,000. After 2019, this amount may be increased for cost of living adjustments. Only gross W-2 wages paid by Delmock Technologies, Inc. are considered for deferrals and employer contributions to the plan. Participants elective salary reduction contributions are limited to no more than \$19,000, the limit for the 2019 plan year. After 2019, the dollar limitation may be increased for cost of living adjustments.

Your plan offers a Roth account deferral election whereby your contribution is currently subject to income taxes, but future account growth and distributions will not be taxed if your Roth account is at least five years old and you are age 59 1/2. This is different from your regular account deferral contribution, which is not taxed currently; however, future distributions will be taxed as they occur. You may split your

deferral election between the two different contributions or select all of one or the other. Both the regular and Roth contributions are subject to FICA and Medicare taxes.

With the approval of the Plan Administrator you are entitled to change your salary reduction election as of any month. Any such change will apply only after its effective date, and only to pay periods ending after it is executed and filed with the Plan Administrator.

You may suspend your elective contributions by notifying the Plan Administrator prior to the first day of the pay period to which the suspension applies. You may later reinstate your elective contributions by providing written notice prior to any month. Any such change will apply only after its effective date, and only to pay periods ending after it is executed and filed with the Plan Administrator.

If you are age 50 or older before the end of the plan year and are eligible to make elective contributions to the Plan, you will generally be eligible to make additional "catch-up" elective contributions to the Plan. Employees who reach 50 during the calendar year will be automatically enrolled in the catch up contribution during the year they turn 50 and each year thereafter. If the employee does not wish to participate in the catch-up contribution, they must indicate this by changing their deferral amount to 0% or \$0 once they reach the IRS allowable maximum. The maximum catch-up contribution you can make is \$6,000. After 2019, the maximum catch-up contribution may be increased for cost of living adjustments.

### **Matching Contributions**

Discretionary employer-provided matching contributions may be made to the Plan on your behalf. The match, if any, will be a specified percentage of the elective contributions you make to the Plan. Your employer will determine the amount of the matching contribution, if any, that will be made each Plan Year. At this time, the matching contribution equals 0% on the first 0% of pay that you elect to contribute out of your paycheck. If you elect a flat dollar amount of deferral, it will be converted to a percentage of pay for the matching calculation.

### **Non-elective Contributions**

Discretionary employer-provided nonelective contributions may be made to the Plan on your behalf. The Plan Administrator will notify you if any nonelective contributions are made to the Plan.

For the basis of contribution, your compensation includes salary, regular wages, overtime pay, bonuses and commissions earned up until your severance of employment if paid before the later of: 2 1/2 months after your severance from employment, or the end of the plan year in which your severance occurs. Compensation also includes salary reduction contributions to a 401(k) plan or a plan described in Section 125 of the Internal Revenue Code.

Your employer may select profit sharing methods that are not pro rata, as provided in the Plan Document.

You are generally entitled to a share of the discretionary nonelective contribution for a Plan Year only if you are employed by your worksite employer at the end of the Plan Year, or if you terminate employment during the Plan Year due to retirement, death or disability.

### **Safe Harbor Contributions**

For the 2019 plan year, your worksite employer has elected the safe harbor matching contribution. The worksite employer shall make a safe harbor matching contribution on behalf of each Participant employed by the worksite employer in an amount of 100% of the Participant's elective deferrals up to 4% of the Participant's Compensation for each payroll period. You will be notified if your worksite employer elects this option in subsequent years. You are always 100% vested in any safe harbor contributions you receive. There is a possibility that the contribution may be reduced or suspended at any time during the plan year, however, a 30 day notice will be sent to you prior to this option going into effect.

For more information, please refer to the Notice To Participants you were provided when your worksite employer elected the safe harbor contribution.

### **Funds will be Allocated to Participant Separate Accounts**

Call [slavic401k.com](http://slavic401k.com) for account information, (800) 356-3009. You may also verify your account on the web: [www.slavic401k.com](http://www.slavic401k.com).

### **Rollover and Transfer Contributions**

The Plan also permits you to rollover or transfer funds from another qualified plan in which you were a participant.

### **In-Plan Roth Conversions (if applicable)**

The plan allows In-Plan Roth Conversions of 100% vested pre-tax accounts after 1/1/2013 for all Sponsors and Adopting Employers that have elected to allow Designated Roth Contributions. A participant's election to convert will be irrevocable and distributions within five years of

conversion may be subject to the 10% early distribution penalty unless the distribution is allocable to any nontaxable portion of the In-Plan Roth Conversion.

### **Default Investment**

The Plan permits you to direct the investment of your account among a number of different investment funds available under the Plan. Your account will remain invested in the Qualified Default Investment Allocation that corresponds to your age until (1) you make an affirmative investment election to invest your account in different funds or alternatives available under the Plan or (2) the Plan changes its default investments.

If you are under age 35 , you will be defaulted into the Aggressive Portfolio comprised of 80% to 100% equity funds and 0% to 20% fixed income funds. If you are age 35 to 55, you will be defaulted into the Moderate Portfolio allocated 50% to 75 % to equities and 25% to 50% to fixed income. If you are over age 55, you will be defaulted into the Conservative Portfolio with 60% to 80% in fixed income funds and the balance in equities. Slavic Mutual Fund Management Corporation(SMF), a registered investment advisory with the SEC and a 3(38)fiduciary to the Plan having full allocation discretion over these three portfolios, manages them in compliance with the Qualified Default Investment Alternative under the Pension Protection Act of 2006, and the portfolio allocation percentages are subject to change within in the ranges. A 25 basis point fee (0.25%) on your account balance is charged as a management fee that is automatically waived, once a participant takes charge of allocating their account. The managed portfolio allocations and risk profiles are attached. Any changes to the portfolio allocation percentages are posted at [www.slavic401k.com](http://www.slavic401k.com) for viewing.

SMF is also an ERISA section 3(21) Fiduciary to the plan offering investment advice to plan participants at no extra charge.

In order to direct the investment of your account you may contact [slavic401k.com](http://slavic401k.com) at (800) 356-3009 to request an account change form, or you may go online at [www.slavic401k.com](http://www.slavic401k.com).

### **Fee & Expense Information**

Annual recurring plan fees are deducted from participant accounts on a quarterly basis. These fees cover the plan's administrative expenses and service provider fees including IRS 5500 filings, record-keeping, accounting, legal, customer service, and contribution processing by Delmock Technologies, Inc.

The following fees will apply to your account. Plan fees include a fixed administration fee and an asset based fee. The fixed administration fee paid to Slavic is \$20.00 per year, billed at \$5.00 per quarter in advance, and is not pro-rated. The asset-based fee is charged pro-rata to participant accounts and is determined by the total assets in each worksite's plan. For example, if the worksite plan assets are \$1,000,001, each account will be assessed 50.00 basis points (0.50%) or 12.50 basis points per quarter (to Slavic). This translates into a fee of \$1.25 per \$1000 of account balance, per participant, per quarter. Various unpredictable administration fees associated with mailing required notices, personnel costs, plan audits (if required), etc. may be deducted from plan assets on a pro-rata basis.

#### **Breakdown of Annual Asset-Based Expenses**

Worksite 401(k) Plan Assets (\$)	Slavic Recordkeeping and Administrative Fee
\$0- \$600,000	0.70%
\$600,001- \$1,000,000	0.65%
\$1,000,001- \$2,000,000	0.50%
\$2,000,001- \$3,000,000	0.40%
\$3,000,001- \$4,000,000	0.30%
\$4,000,001- \$5,000,000	0.25%
Over \$5,000,000	0.20%

Participants, who select one of the optional Slavic pre-allocated portfolios (if offered), are charged an additional pro-rata, 25 basis points (0.25%) per year for that service or 6.25 basis points quarterly. This translates into a fee of \$0.625 per \$1000 per quarter paid to Slavic Mutual Fund Management Corporation for investment management.

Other event driven expenses include an account closing or transfer fee of \$40.00 per participant if the participant or employer transfers the balance out of the plan, an in-service or hardship withdrawal fee of \$40.00, and a QDRO distribution fee of \$40.00. The loan fee is \$50.00 for setup plus a \$50.00 yearly maintenance fee.

Also, the trustee, at their discretion, may deduct reasonable plan expenses from the plan trust, which may include audit fees and nonroutine contribution processing costs.

Account trades are cleared through Mid Atlantic, Fidelity, or Matrix. Slavic pays 4 basis points to Mid Atlantic in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Slavic pays 3 basis points to Fidelity for plan assets up to \$100,000,000 and 2 basis points to Fidelity for plan assets greater than 100,000,000 in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Slavic pays 4 basis points to Matrix for plan assets up to \$25,000,000, 3 basis points to Matrix for plan assets between 25,000,000 and 100,000,000, and 2 basis points to Matrix for plan assets greater than 100,000,000 in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. If your plan utilizes the Mid Atlantic trading platform, Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. If your plan utilizes the Fidelity trading platform, Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 75% is reimbursed. If your plan utilizes the Matrix trading platform, Matrix retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. Most fund options do not pay these types of fees and participants are not affected accordingly.

#### **Disclosure of Fiduciary Status**

Slavic Mutual Fund Management Corporation (SMF) is an ERISA Section 3(21) fiduciary to your retirement plan, providing investment advice to participants and the Investment Committee of the plan at no extra charge. SMF is a registered investment advisor with the Securities Exchange Commission. SMF also serves as an ERISA Section 3(38) fiduciary to the plan in regards to the three Slavic managed portfolio options in the Plan, if offered.

## **Description of Services**

Slavic Integrated Administration offers recordkeeping and administrative services, including plan design, consultations, preparing plan documents, and conducting enrollment meetings. Slavic's service also encompasses processing contributions, distribution requests, rollovers, hardships and QDROs, in addition to tax reporting, compliance testing and preparation/filing of 5500 forms. Participant statements and required notifications are sent quarterly. The fixed and asset-based administration fees are paid to Slavic quarterly on a pro rata basis.

## **Best Interest Contract Exemption**

SMF provides investment advice that is in the best interest of the Client and Participant. SMF receives a service fee from participants that choose either a Managed Portfolio or the Bespoke Automated Investment Allocation Service and, therefore, has a direct conflict of interest.

## **401(k) Express**

Rather than receiving these notices and other 401(k) correspondence in the mail, you may choose to subscribe to 401(k) Express. Please visit our website or contact customer service at (800) 356-3009 for further instructions.

By signing up for this service, you affirmatively elect to receive electronically, the weekly 401(k) Express E-mail and the following section 2550.404a-5 disclosures and notices, and other plan documents listed below, to be delivered to the e-mail address you provide:

- Eligibility notice
- Qualified Default Investment Alternatives (QDIA)
- Safe Harbor Notice (if elected by the Plan Sponsor)
- Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account- Auto Enrollment Notice (if elected by the Plan Sponsor)
- Trade Confirmations
- Summary Annual Report (SAR) of the plan
- Summary Prospectus for the mutual funds available in your Plan
- Amendments or modifications made to the Plan
- Quarterly Statements

You may unsubscribe from receiving these documents by email at anytime and receive a paper version by first class mail without any charge by contacting our Customer Service Department at (800) 356-3009 or by clicking on the unsubscribe link. You may also update your email address by logging on to your account at [www.slavic401k.com](http://www.slavic401k.com) or contacting Customer Service.

## **Delmock Technologies, Inc. Investment Performance**

for the Period Ending 10/31/2018

The following tables list the annualized investment performance and expenses of each investment option available in the plan. The funds performance is compared to its corresponding Morningstar benchmark. The expense ratio represents the funds operating expenses that reduce the rate of return of the investment option. Also included are 12b-1 fees and shareholder-type fees, which are credited back to the participants account when received by Slavic.

The mutual fund companies may pay the broker of record or record keeper basis points on the assets in the plan. These are called 12b-1 and sub-TA fees and are listed in the prospectus and are also displayed below. These fees are credited back to participants owning the funds at the time payment is received. Crediting is on a cash basis, and fees are not accrued. If there is no basis in a fund at the time the reimbursements are processed the proceeds will be applied to the fund mapped from the revenue paying fund. If there is no mapped fund, the reimbursement will be applied to the Vanguard Total Stock Market Index. If there is no position in the Vanguard Total Stock Market Index, the payout will be applied as fee credit. The fund companies may pay these fees after a waiting period of up to one year. Only long term investors will receive the full benefit of the fee reimbursement program.

Account trades are cleared through Mid Atlantic, Fidelity, or Matrix. Slavic pays 4 basis points to Mid Atlantic in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Slavic pays 3 basis points to Fidelity for plan assets up to \$100,000,000 and 2 basis points to Fidelity for plan assets greater than 100,000,000 in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Slavic pays 4 basis points to Matrix for plan assets up to \$25,000,000, 3 basis points to Matrix for plan assets between 25,000,000 and 100,000,000, and 2 basis points to Matrix for plan assets greater than 100,000,000 in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. If your plan utilizes the Mid Atlantic trading platform, Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. If your plan utilizes the Fidelity trading platform, Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not

reimbursed back to plan participants; however, 75% is reimbursed. If your plan utilizes the Matrix trading platform, Matrix retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. There are no shareholder type fees other than the expenses disclosed. Most fund options do not pay these types of fees and participants are not affected accordingly.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/401k>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund manager's ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in Specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. Visit [www.slavic401k.com](http://www.slavic401k.com) or contact our Customer Service Department at (800) 356-3009 to speak with a representative.

For a glossary of investment related terms, please visit [www.slavic401k.com/resources\\_participant.html](http://www.slavic401k.com/resources_participant.html) and follow the link titled "Glossary of Investment Terms". This glossary is intended to assist you in understanding your investment options.

Fund Name <small>(Comparative benchmark highlighted in blue)</small>	SYMBOL	MorningStar Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF 12b-1	
American Funds New Perspective R6	RNPGX	World Large Stock	-1.14 %	0.03 %	8.96 %	8.43 %	12.06 %	0.45 %	\$ 4.50	0.00 %	0.00 %
Morningstar Gbl Mkts Large Cap NR USD			-3.48 %	-0.16 %	7.85 %	6.24 %	9.55 %				

Fund Name <small>(Comparative benchmark highlighted in blue)</small>	SYMBOL	MorningStar Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF 12b-1	
American Funds Capital Income Builder R6	RIRGX	World Allocation	-5.10 %	-2.88 %	4.29 %	4.25 %	7.93 %	0.29 %	\$ 2.90	0.00 %	0.00 %
Morningstar Gbl Allocation TR USD			-2.99 %	-0.38 %	6.01 %	4.65 %	8.13 %				
Vanguard Target Retirement 2060	VTTX	Target-Date 2060+	-2.95 %	0.19 %	7.88 %	6.99 %	0.00 %	0.15 %	\$ 1.50	0.00 %	0.00 %
Morningstar Lifetime Mod 2060 TR USD			-3.78 %	-0.23 %	7.88 %	6.08 %	10.54 %				
Vanguard Target Retirement 2065	VLXVX	Target-Date 2060+	-3.04 %	0.12 %	0.00 %	0.00 %	0.00 %	0.15 %	\$ 1.50	0.00 %	0.00 %
Morningstar Lifetime Mod 2060 TR USD			-3.78 %	-0.23 %	7.88 %	6.08 %	10.54 %				
Vanguard Energy Admiral	VGELX	Equity Energy	-3.61 %	1.70 %	5.93 %	-1.99 %	4.45 %	0.30 %	\$ 3.00	0.00 %	0.00 %
Morningstar US Energy Capped TR USD			-4.59 %	2.54 %	2.18 %	-2.68 %	6.12 %				
DFA Commodity Strategy Portfolio Shares	DCMSX	Commodities Broad	-4.10 %	-1.92 %	0.30 %	-6.05 %	0.00 %	0.33 %	\$ 3.30	0.00 %	0.00 %
Morningstar Lng-Only Cmdty TR USD			1.79 %	6.08 %	0.83 %	-7.92 %	-1.94 %				
Vanguard Rea Estate Index Admiral	VGSLX	Real Estate	-2.45 %	-0.09 %	3.97 %	7.09 %	11.27 %	0.12 %	\$ 1.20	0.00 %	0.00 %
Morningstar US Real Estate TR USD			-0.34 %	2.21 %	4.93 %	7.62 %	10.95 %				

<b>Vanguard Target Retirement Income</b>	VTINX	Target-Date	-1.44 %	-0.25 %	3.65 %	3.63 %	6.29 %	0.13 %	\$ 1.30	0.00 %	0.00 %
<b>Morningstar Lifetime Mod Incm TR USD</b>			-0.90 %	0.69 %	3.93 %	3.35 %	6.26 %				
<b>Vanguard Target Retirement 2020</b>	VTWNX	Target-Date 2020	-2.07 %	-0.03 %	5.56 %	5.40 %	8.65 %	0.13 %	\$ 1.30	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2020 TR USD</b>			-2.34 %	0.07 %	5.16 %	4.61 %	8.55 %				
<b>Vanguard Target Retirement 2025</b>	VTTVX	Target-Date 2025	-2.38 %	-0.02 %	6.15 %	5.83 %	9.16 %	0.14 %	\$ 1.40	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2025 TR USD</b>			-2.55 %	0.13 %	5.80 %	5.14 %	9.25 %				
<b>Vanguard Target Retirement 2030</b>	VTHRX	Target-Date 2030	-2.47 %	0.09 %	6.69 %	6.22 %	9.64 %	0.14 %	\$ 1.40	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2030 TR USD</b>			-2.69 %	0.30 %	6.60 %	5.71 %	9.90 %				
<b>Vanguard Target Retirement 2035</b>	VTTHX	Target-Date 2035	-2.66 %	0.15 %	7.18 %	6.59 %	10.10 %	0.14 %	\$ 1.40	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2035 TR USD</b>			-2.81 %	0.45 %	7.34 %	6.16 %	10.37 %				
<b>Vanguard Target Retirement 2040</b>	VFORX	Target-Date 2040	-2.80 %	0.22 %	7.71 %	6.90 %	10.40 %	0.15 %	\$ 1.50	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2040 TR USD</b>			-2.98 %	0.47 %	7.81 %	6.39 %	10.59 %				
<b>Vanguard Target Retirement 2045</b>	VTIVX	Target-Date 2045	-2.98 %	0.20 %	7.88 %	7.02 %	10.46 %	0.15 %	\$ 1.50	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2045 TR USD</b>			-3.19 %	0.35 %	7.98 %	6.41 %	10.63 %				
<b>Vanguard Target Retirement 2050</b>	VFIFX	Target-Date 2050	-2.96 %	0.17 %	7.90 %	7.02 %	10.45 %	0.15 %	\$ 1.50	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2050 TR USD</b>			-3.39 %	0.16 %	7.98 %	6.31 %	10.60 %				
<b>Vanguard Target Retirement 2055</b>	VFFVX	Target-Date 2055	-2.96 %	0.19 %	7.89 %	6.99 %	0.00 %	0.15 %	\$ 1.50	0.00 %	0.00 %
<b>Morningstar Lifetime Mod 2055 TR USD</b>			-3.59 %	-0.04 %	7.94 %	6.20 %	10.53 %				
<b>Wells Fargo Stable Value</b>	QBGZQ	Stable Value	1.42 %	1.87 %	1.65 %	1.51 %	1.94 %	0.57 %	\$ 5.70	0.00 %	0.00 %
<b>Morningstar Cash TR USD</b>			1.46 %	1.65 %	0.87 %	0.53 %	0.31 %				
<b>Vanguard Short-Term Fed Admiral</b>	VSGDX	Short Government	0.12 %	-0.10 %	0.62 %	0.82 %	1.85 %	0.10 %	\$ 1.00	0.00 %	0.00 %
<b>Morningstar US Shrt Gov Bd TR USD</b>			0.13 %	-0.12 %	0.42 %	0.60 %	1.30 %				
<b>Vanguard Short-Term Bond Index Admiral</b>	VBIRX	Short-Term Bond	-0.01 %	-0.29 %	0.73 %	0.92 %	2.24 %	0.07 %	\$ 0.70	0.00 %	0.00 %
<b>Morningstar US Shrt Core Bd TR USD</b>			0.22 %	0.01 %	0.81 %	0.91 %	2.00 %				
<b>Vanguard Growth Index Admiral</b>	VIGAX	Large Growth	5.06 %	8.50 %	11.68 %	12.10 %	14.59 %	0.05 %	\$ 0.50	0.00 %	0.00 %
<b>Morningstar US Large Growth TR USD</b>			9.68 %	13.52 %	12.76 %	13.89 %	15.51 %				
<b>DFA US Large Cap Value Port Inst</b>	DFLVX	Large Value	-2.98 %	2.79 %	10.09 %	9.28 %	13.42 %	0.37 %	\$ 3.70	0.00 %	0.00 %
<b>Morningstar US Large Val TR USD</b>			0.04 %	4.98 %	10.79 %	9.37 %	10.27 %				
<b>Vanguard Small Cap Growth Index Admiral</b>	VSGAX	Small Growth	3.62 %	7.05 %	11.45 %	8.27 %	14.57 %	0.07 %	\$ 0.70	0.00 %	0.00 %
<b>Morningstar US Small Growth TR USD</b>			4.78 %	6.85 %	12.03 %	8.85 %	14.39 %				
<b>Vanguard Small Cap Value Index Admiral</b>	VSIAX	Small Value	-3.20 %	0.33 %	9.19 %	8.53 %	13.01 %	0.07 %	\$ 0.70	0.00 %	0.00 %
<b>Morningstar US Small Val TR USD</b>			-6.02 %	-2.20 %	8.08 %	6.87 %	12.92 %				
<b>Vanguard Mid Cap Growth Inv</b>	VMGRX	Mid-Cap Growth	6.32 %	9.61 %	8.32 %	8.99 %	13.82 %	0.36 %	\$ 3.60	0.00 %	0.00 %
<b>Morningstar US Mid Core TR USD</b>			-4.40 %	0.28 %	7.89 %	9.00 %	14.76 %				
<b>Vanguard Mid Cap Value Index Admiral</b>	VMVAX	Mid-Cap Value	-4.17 %	0.92 %	8.11 %	8.88 %	14.19 %	0.07 %	\$ 0.70	0.00 %	0.00 %
<b>Morningstar US Mid Val TR USD</b>			-3.04 %	2.44 %	10.52 %	9.43 %	14.33 %				
<b>Vanguard Mid Cap Index Admiral</b>	VIMAX	Mid-Cap Blend	-1.65 %	2.42 %	8.39 %	8.99 %	14.23 %	0.05 %	\$ 0.50	0.00 %	0.00 %
<b>Morningstar US Mid Cap TR USD</b>			-1.12 %	3.56 %	9.73 %	9.50 %	14.50 %				
<b>Dodge &amp; Cox Income</b>	DODIX	Intermediate-Term	-1.34 %	-1.01 %	2.52 %	2.67 %	5.57 %	0.43 %	\$ 4.30	0.00 %	0.00 %

<b>Morningstar US Core Bd TR USD</b>			-2.44 %	-2.10 %	1.06 %	1.93 %	3.98 %				
<b>Vanguard Total Bond Market Index Admiral</b>	VBTLX	Intermediate-Term	-2.32 %	-2.05 %	1.03 %	1.79 %	3.89 %	0.05 %	\$ 0.50	0.00 %	0.00 %
<b>Morningstar US Core Bd TR USD</b>			-2.44 %	-2.10 %	1.06 %	1.93 %	3.98 %				
<b>Fidelity 500 Index</b>	FXAIX	Large Blend	2.99 %	7.33 %	11.51 %	11.33 %	13.22 %	0.01 %	\$ 0.15	0.00 %	0.00 %
<b>Morningstar US Large Cap TR USD</b>			3.92 %	8.08 %	11.88 %	11.60 %	13.08 %				
<b>JPMorgan US Research Enhanced Equity Fund</b>	JPIEX	Large Blend	1.36 %	5.68 %	9.85 %	10.17 %	13.26 %	0.45 %	\$ 4.50	0.07 %	0.00 %
<b>Morningstar US Large Cap TR USD</b>			3.92 %	8.08 %	11.88 %	11.60 %	13.08 %				
<b>Vanguard Total Stock Market Index Admiral</b>	VTSAIX	Large Blend	2.42 %	6.60 %	11.26 %	10.78 %	13.40 %	0.04 %	\$ 0.40	0.00 %	0.00 %
<b>Morningstar US Large Cap TR USD</b>			3.92 %	8.08 %	11.88 %	11.60 %	13.08 %				
<b>Vanguard Small Cap Index Admiral</b>	VSMAX	Small Blend	-0.15 %	3.34 %	10.23 %	8.43 %	13.90 %	0.05 %	\$ 0.50	0.00 %	0.00 %
<b>Morningstar US Small Cap TR USD</b>			-2.04 %	1.53 %	9.75 %	7.80 %	13.49 %				
<b>Prudential High Yield Z</b>	PHYZX	High Yield Bond	1.45 %	1.38 %	6.49 %	4.97 %	10.35 %	0.55 %	\$ 5.50	0.19 %	0.00 %
<b>Morningstar US Inter Gov Bd TR USD</b>			-1.38 %	-1.73 %	0.24 %	1.05 %	2.90 %				
<b>DFA Emerging Markets Core Equity I</b>	DFCEX	Diversified Emerging	-17.12 %	-13.48 %	6.28 %	0.90 %	8.79 %	0.53 %	\$ 5.30	0.00 %	0.00 %
<b>Morningstar EM GR USD</b>			-15.32 %	-11.40 %	6.57 %	1.44 %	9.13 %				
<b>DFA Inflation Protected Securities I</b>	DIPSX	Inflation-Protected	-2.48 %	-1.53 %	1.33 %	0.88 %	4.27 %	0.12 %	\$ 1.20	0.00 %	0.00 %
<b>Morningstar US TIPS TR USD</b>			-2.22 %	-1.19 %	1.50 %	0.97 %	4.12 %				
<b>Vanguard Total Int'l Stock Index Admiral</b>	VTIAX	Foreign Large Blend	-11.19 %	-8.63 %	4.66 %	1.97 %	6.89 %	0.11 %	\$ 1.10	0.00 %	0.00 %
<b>Morningstar Gbl Mkts xUS GR USD</b>			-10.54 %	-7.50 %	5.74 %	2.97 %	8.35 %				

<b>Fund Name</b> <small>(Comparative benchmark highlighted in blue)</small>	<b>SYMBOL</b>	<b>MorningStar Category</b>	<b>YTD</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>	<b>Total Annual Operating Expenses</b>	<b>Per \$1000</b>	<b>Shareholder-Type Fee Sub-TA/SSF</b>	<b>12b-1</b>
<b>American Funds EuroPacific Growth R6</b>	RERGX	Foreign Large	-11.58 %	-10.58 %	4.48 %	3.42 %	8.24 %	0.49 %	\$ 4.90	0.00 %	0.00 %
<b>Morningstar Gbl Mkts xUS GR USD</b>			-10.54 %	-7.50 %	5.74 %	2.97 %	8.35 %				

### SLAVIC MANAGED OPTIONS

<b>Portfolio Allocation</b>	<b>YTD</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>	<b>Total Annual Operating Expenses</b>	<b>Per \$1000</b>	<b>Shareholder-Type Fee Sub-TA/SSF</b>	<b>12b-1</b>
SMF Aggressive	0.76 %	3.79 %	8.16 %	7.65 %	11.50 %	0.36 %	\$ 3.60	0.00%	0.00%
SMF Moderate	0.03 %	2.25 %	6.03 %	5.56 %	8.34 %	0.37 %	\$ 3.70	0.00%	0.00%
SMF Conservative	0.21 %	1.25 %	3.21 %	2.89 %	4.31 %	0.36 %	\$ 3.60	0.00%	0.00%



<b>Funds</b>	<b><u>2018 Allocation</u></b>	<b><u>Total Annual Weighted Operating expense</u></b>
DFA Emerging Markets Core Equity I	3.00%	0.016%
American Funds EuroPacific Growth R6	7.00%	0.034%
Vanguard Industrials Index Admiral	5.00%	0.005%
Vanguard Information Technology Index Admiral	5.00%	0.005%
Vanguard Federal Money Market	15.00%	0.016%
Vanguard Short-Term Fed Admiral	25.00%	0.025%
Vanguard Total Stock Market Index Admiral	40.00%	0.016%
<b>Total</b>	<b>100.00%</b>	<b>0.118%</b>

CONSERVATIVE Over Age 55

30% Equities 70% Fixed Income

With only 30% invested in the stock market, this portfolio is suitable for participants near or in retirement, with a low risk tolerance. It is designed to provide stable, low returns with 70% in fixed income funds. This portfolio is rebalanced or re-allocated at least annually by Slavic and there is a 0.25% management fee for this service. This portfolio will fluctuate and bears a degree of market risk. There is no guarantee the targets will be met.

<b>Funds</b>	<b><u>2018 Allocation</u></b>	<b><u>Total Annual Weighted Operating expense</u></b>
DFA Emerging Markets Core Equity I	1.00%	0.005%
American Funds EuroPacific Growth R6	4.00%	0.020%
Vanguard Industrials Index Admiral	2.00%	0.002%
Vanguard Federal Money Market	35.00%	0.038%
Vanguard Short-Term Fed Admiral	35.00%	0.035%
Vanguard Total Stock Market Index Admiral	23.00%	0.009%
<b>Total</b>	<b>100.00%</b>	<b>0.110%</b>

Delmock Technologies, Inc. 401(k)/Profit-Sharing Plan

### 401(k) "SAFE HARBOR" PLAN PARTICIPANT NOTICE SAFE HARBOR MATCHING CONTRIBUTION

To: Plan Participants

From: Plan Administrator of the Plan

Plan Year: January 1, 2019– December 31, 2019

Worksite Co- employer: Delmock Technologies, Inc.

Date: 10/31/2018

#### FOR INTERNAL USE ONLY:

General Rule: \_\_\_\_\_ The notice must be provided to all eligible employees at least 30 days (but no more than 90 days) before the first day of each plan year for which the 401(k) safe harbor provisions are effective.

#### Exceptions

- For an employee who initially becomes eligible to participate in the Plan during the plan year, the notice must be provided to the newly eligible employee no later than the date the employee becomes eligible to participate in the Plan and no earlier than 90 days before the date the employee becomes eligible to participate in the Plan.

- If a co-employer has not previously adopted the Plan and is simultaneously adopting the plan and the 401(k) safe harbor provisions, the notice must be provided to all eligible employees no later than the effective date of the safe harbor provisions and no earlier than 90 days before the effective date of the safe harbor provisions.

Your worksite co-employer has elected to adopt a 401(k) “safe harbor” plan for the plan year referenced above. We are required to provide you with this notice which explains some of your rights and obligations under the Plan. This notice is an amendment to your summary plan description. You should keep it with your summary plan description for future reference.

#### **Employer 401(k) Safe Harbor Contribution**

Under the 401(k) safe harbor, the worksite co-employer will contribute a 401(k) safe harbor contribution to your account under the Plan. The 401(k) safe harbor contribution will be a matching contribution equal to 100% of your 401(k) deferral contributions which do not exceed 4% of your eligible compensation per payroll period. You are always 100% vested in any 401(k) safe harbor contributions allocated to your account. There is a possibility that the contribution may be reduced or suspended at any time during the plan year, however, a 30 day notice will be sent to you prior to this option going into effect.

#### **Employee 401(k) Deferral Contributions**

As a participant in the Plan, you may also elect to defer a portion of your eligible compensation to the Plan (your “401(k) deferral contributions”). To make 401(k) deferral contributions to the Plan, you must complete a salary reduction agreement. The Plan sets certain limitations on the amount of your 401(k) deferral contributions for any plan year. For purposes of your 401(k) deferral contribution election “compensation” means your total eligible compensation for the plan year. You are always 100% vested in your 401(k) deferral contributions.

You may enter into a salary reduction agreement as of the first day of the following month. You may revise your salary deduction agreement as of the first day of the following month. In addition to the normal times at which you may enter into or revise a salary reduction agreement, you may enter into a new salary reduction agreement or revise your current salary reduction agreement at any time within 30 days of the date of this notice. This special election window is available because your worksite employer has adopted the 401(k) safe harbor plan.

#### **Other Employer Contributions**

In addition to the employer 401(k) safe harbor contributions and your 401(k) deferral contributions described above, your worksite co-employer may have also elected to make discretionary non-elective “profit sharing” contributions and/or discretionary matching contributions to the Plan. In order to share in the discretionary nonelective contribution made for the plan year, if any, you may have to be employed by your co-employer on the last day of the plan year. If your worksite co-employer has elected to make discretionary nonelective contributions and/or discretionary matching contributions, such contributions will be subject to the vesting schedule set forth below:

**VESTING SCHEDULE FOR YOUR EMPLOYER CONTRIBUTIONS:**

<b>TOTAL NUMBER OF YEARS AND SERVICES</b>	<b>VESTED INTEREST</b>
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Immediate	100 %
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You should consult your summary plan description to determine (1) if your employer may make discretionary nonelective contributions and/or discretionary matching contributions to the Plan, (2) the vesting scheduled applicable to the discretionary nonelective contributions and/or discretionary matching contributions and (3) whether you must be employed by your employer on the last day of the plan year in order to share in the discretionary nonelective contribution made for the plan year, if any.

**Withdrawal of Contributions From the Plan**

You generally may not withdraw your 401(k) deferral contributions, the 401(k) safe harbor contribution and other employer contributions except upon termination of employment, death, disability, or attainment of age 59 ½ (if you are 100% vested). You may also withdraw your 401(k) deferral contributions in the case of a hardship. See your summary plan description for the definition of hardship.

**For further information**

Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any question regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description. The Plan Administrator is Delmock Technologies, Inc. The address is 3975 Virginia Mallory Drive Suite 100, Chantilly, VA, 20151. The phone number is (703) 444-0096. You may also contact our third party administrator, Slavic401k, for additional information at:

Slavic401k  
1075 Broken Sound Parkway NW, Suite 100  
Boca Raton, Florida 33487-3540  
Phone #: (800) 356-3009  
Fax#: (561) 241-1070

## SUMMARY ANNUAL REPORT

### For C2 ESSENTIALS, INC. 401(K)/PROFIT-SHARING PLAN

This is a summary of the annual report for C2 ESSENTIALS, INC. 401(K)/PROFIT-SHARING PLAN, EIN 54-1869318, Plan No. 333, for period January 01, 2017 through December 31, 2017. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$4,911,141. These expenses included \$355,519 in administrative expenses, \$4,506,452 in benefits paid to participants and beneficiaries, and \$49,170 in other expenses. A total of 3,482 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$59,395,028 as of December 31, 2017, compared to \$49,205,153 as of January 01, 2017. During the plan year the plan experienced an increase in its net assets of \$10,189,875. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$23,282,089, including employer contributions of \$6,165,091, employee contributions of \$8,196,377, earnings from investments of \$7,203,929, and other income of \$1,716,692.

#### Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- assets held for investment;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of C2 ESSENTIALS, INC. at 3975 Virginia Mallory Drive Suite 100, Chantilly, VA 20151, or by telephone at (703) 444-0096. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan ( C2 ESSENTIALS, INC., 3975 Virginia Mallory Drive Suite 100, Chantilly, VA 20151) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.





1075 Broken Sound Pkwy NW, Ste. 100  
Boca Raton, FL 33487-3540